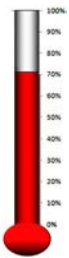


T H E  
**ECHO**

**January 2024**



<b>2</b>	<b>Matt Greenberg</b>	<b>MVMCC</b> MANAGEMENT UPDATE LETTER TO THE EDITOR; DIRECTORY UPDATE
<b>3</b>	<b>Jay Shelfer</b>	<b>PAC</b> PAC LETTER TO RESIDENTS
<b>4</b>	<b>Steve Plocher</b>	An Open Letter from the PAC Treasurer
<b>5</b>	<b>John Hansen, Erma Wheatley</b>	Uh Oh! Haven't Mailed Your Survey Yet?
<b>6-9</b>	<b>Michele Rodriguez</b>	Resident Ownership Model
<b>10</b>	<b>Diane Howe</b>	Roberta Urquhart Celebration
	<b>Carolyn Corry</b>	<b>MAR VAL</b> MESSAGE FROM MAR VAL
<b>11</b>	<b>Carolyn Corry, Susan Hoff</b>	Event Flyer
	<b>John Feld</b>	<b>HOL</b> HOL MESSAGE HOL COMMUNITY EVENTS
	<b>Jeanne Skybrook</b>	Hawaiian Chorus
<b>13</b>	<b>Aneesha Dillon, Timo Navsky</b>	Taking Care of Business as We Age
<b>14</b>	<b>Michael Hagerty</b>	Depression and Anxiety Workshop
<b>15</b>	<b>Kathryn McMudie Anila Manning</b>	RETIRING: End of My Public Notary Era ... Our Favorite Mailman Is Retiring
<b>16</b>	<b>Lorna Sass</b>	Meeting My Unconscious
<b>17</b>	<b>Michele Rivers</b>	A Piece of Cake
<b>18-19</b>	<b>David Gray</b>	BIRDS OF THE MONTH: <i>Birds of Baja</i>
<b>20</b>		CALENDAR: JANUARY 2024

# MVMCC Management Update

*Happy New Year MVMCC: 2024!*

Winter weather is here.

Clean out **rain gutters** to provide clear drainage for your roof and downspouts.

Put extra **flashlight batteries** in that kitchen drawer you can easily get to.

Store your **garden umbrellas**, secure any lightweight furniture and any yard items that can be blown away or damaged from wind or rain.

It is good to have several bottles of **clean drinking water** on hand.

**ALERT MARIN**  
415-473-6376

Register for emergency alerts at [www.alertmarin.org](http://www.alertmarin.org).

If the power goes out, **battery-operated radios** are handy for weather updates.

The pool **heater is off** for the winter but the spa is 103°.

**Stocked food and up-to-date meds**, if you need them, are also good to have handy.

**Sandbags** are free from the Novato Corporation Yard (550 Davidson Avenue), although you need to fill them yourself.

Please remain vigilant regarding **strangers** or people whom you do not recognize in the Park. The **unattended packages** delivered to your front porch are attractive to steal.

While you are walking your dog or just exercising at dusk or after dark, please wear **reflective clothing** so drivers can see you.

Remember the speed limit – 15 mph.

Thank you,

  
**Matt Greenberg**  
 GENERAL MANAGER  
[gm.mvmcc@gmail.com](mailto:gm.mvmcc@gmail.com)  
 415-883-5911 ■ 415-883-1971 Fax



## THE ECHO 2024

**MARIN VALLEY**  
MOBILE COUNTRY CLUB

100 MARIN VALLEY DRIVE • NOVATO, CA 94949  
415-883-5911 / 415-883-1971 FAX

[www.marinvalley.net](http://www.marinvalley.net)

EDITOR **Anila Manning**

COPY EDITOR **Mary Barbosa**

GRAPHICS **Erma Wheatley**

PROOFREADERS **Mary Barbosa, Carol-Joy Harris  
Tara Plocher, Laura Kradjan-Cronin**

PARK DISTRIBUTION/DELIVERY **Cecil Sherrod**

A PUBLICATION OF MHB Group Region 8

[www.mobilehomeboard.com/](http://www.mobilehomeboard.com/)

**MARIN VALLEY**

GENERAL MANAGER **Matt Greenberg**

[gm.mvmcc@gmail.com](mailto:gm.mvmcc@gmail.com)

**PAC BOARD**

PRESIDENT Jay Shelfer 415-250-0375  
 VICE PRESIDENT John Hansen 415-847-7155  
 SECRETARY Carol-Joy Harris 415-883-2824  
 TREASURER Stephen Plocher 415-302-9043  
 AT LARGE Mary Currie 415-793-8420

**STANDING COMMITTEES**

FINANCE Stephen Plocher  
 MV PROJECT PLANNING John Hansen, Jay Shelfer  
 MVEST John Hansen, Bill Davis, Stephen Plocher,  
 John Feld, David Gray, Pam Berkon, Erma Wheatley

**HOL BOARD**

PRESIDENT John Feld 510-495-4138  
 1<sup>ST</sup> VICE PRESIDENT Ed Collins 415-377-7696  
 2<sup>ND</sup> VICE PRESIDENT Timo Navsky 415-279-5935  
 SECRETARY Anne Lakota 415-713-4606  
 TREASURER Tara Plocher 415-302-5992  
 EVENTS & ACTIVITIES Janie Crocker 281-414-3984  
 AT LARGE Michale Dancer 415-519-3395  
 AT LARGE Lisa Jackler 415-686-7048

**MAR VAL BOARD**

PRESIDENT Carolyn Corry 415-370-6403  
 1<sup>ST</sup> VICE PRESIDENT  
 2<sup>ND</sup> VICE PRESIDENT Pat Thurston 415-884-0740  
 SECRETARY Connie Marelich 415-382-3350  
 TREASURER Vicki Waddell 415-382-8684  
 BAR MANAGER Anne Glasscock 601-3047  
 DIRECTOR/HOSPITALITY Larry Moore 883-0486  
 ASST DIRECTOR/HOSPITALITY Tom Nadolski 382-8810  
 DIRECTOR/RESERVATIONS Susan Hoff 707-365-9426  
 DIRECTOR OF LOGISTICS Larry Cohen 883-7786  
 DIRECTOR AT LARGE Sandee Duncan 883-3034  
 BOARD CONSULTANT Kathleen Dargie 884-2969  
 BAR MANAGER EMERITUS Fred Dargie 884-2969

**SUBMITTING ARTICLES**

Email articles with "ECHO" as the subject to **Anila Manning: [anilahere99@gmail.com](mailto:anilahere99@gmail.com)** with a copy of the article in the body of the email. Images should be high resolution.

**ECHO DEADLINE**

The 8<sup>th</sup> of the month for the next month's issue.

## Letter to the Editor

### Our Legal Fund and Its Importance

The residents of MVMCC are not safe yet, we could still be sold to a private, for-profit owner.

The City still has a budget deficit. Our PAC Board is working hard to find a workable solution for us to remain here as an affordable senior community. Dealing with the various legal intricacies involved in property negotiations requires not just legal representation but

CONTINUED on page 4

## Directory Update

### New Residents

**Jane and Vince Darco**  
 2 View Ridge Drive  
 cell 415-215-9447

[janedaraco589@gmail.com](mailto:janedaraco589@gmail.com)

**Elinor Tapio**  
 121 Sunrise Lane  
 cell 360-941-8076

[elinortapio@frontier.com](mailto:elinortapio@frontier.com)

### Change

**Maggie Siegfried and Frank Simpson**  
 1 View Ridge Drive

# Letter to Residents

Greetings from the Park Acquisition Corporation Board.

## **The Ad Hoc Committee**

consisting of Mark Milberg and Tim O'Connor of the Novato City Council, and John Hansen and myself from the PAC Board, have met twice. The PAC Board has elected to wait until an ENA (exclusive negotiation agreement) is in place before continuing meetings. The mutual goal of maintaining an affordable community of senior citizens in perpetuity here at MVMCC is encouraging. **The independent income survey**, now being conducted in a safe and secure manner, will aid us in this endeavor. We encourage your rapid response to this survey. The goal is to achieve more than 90% participation. This survey is key for obtaining grants, funding, and aid in obtaining title and for the future upkeep of MVMCC. Regardless of your income, having everyone participate will aid in our negotiations.

We are anticipating that the Ad Hoc Committee will be meeting again in January 2024.

The PAC Board will continue to put out "Resident Updates" and to post to all on our mailing lists the current state of affairs as the situation develops in our PAC Board and committee meetings. Please add your email to our lists.

**Finances** The DSCR (debt service coverage ratio) is currently well within positive range. We are reaching out once more to the community for donations to continue to retain legal counsel to ensure we achieve our goals. This is an investment in your future. It is an important moment in the life of MVMCC, and locking it in now legally is the way to go.

**Projects** Pump station #1 is up and running. We are working with PG&E to repair and replace the main electrical transfer switch coming into the Park as part of our efforts to move forward the renewal of the electric infrastructure of the Park under the PUC/PG&E program to convert mobile home parks back to PG&E control and operation.

**Vaccine** COVID and its new variants are still around. Do not let your guard down. Practicing social distancing and continued masking are advised but not required as the state and country relax the mandated precautions to avoid the transmission of COVID. The CDC still reports you are less likely to be seriously sick if you have been vaccinated, and avoidance of transmittable situations is encouraged.

**Activities** Management, MVEST, HOL, and Mar Val are all very active on your behalf, and their activities are reported on in

articles in each month's *Echo*. I urge you to investigate and participate. It is best to see the notices at the front desk to take advantage of these worthwhile events. By the time the *Echo* is published, some events have already passed.

**Participation** The PAC Board meetings are enriched by resident participation. Your observations and suggestions on how MVMCC can better serve your and the community's interests are always welcomed. Come to the Board meetings or email us.

**Agendas** For future PAC meetings in the ballroom, agendas and the Zoom link are posted 72 hours before the meetings and are available to those on the mailing list. To be added to this list, contact PAC secretary Carol-Joy Harris at [caroljoyharris@comcast.net](mailto:caroljoyharris@comcast.net). The Zoom link is also on our [marinvalley.net](http://marinvalley.net) homepage.

**Meetings** The next regular monthly Board meeting will be on Tuesday, January 2, at 5 pm.

In service,

  
  
**Jay Shelfer**  
PAC PRESIDENT  
[jjshelfer@yahoo.com](mailto:jjshelfer@yahoo.com)  
415-250-0375 cell

# An Open Letter from the PAC Treasurer

by **STEVE PLOCHER**, CPA, PAC Board Treasurer, Finance Committee Chairperson

Dear Fellow MVMCC Residents,  
Most of us moved to Marin Valley because it is affordable and it feels like a great place to spend the rest of our years, securely. Once we got settled here, we realized what an amazing community of people lives here. And we thought that this would last forever because it is owned by the City of Novato, who purchased it because they also believe in affordability and security for low-income seniors.

But things change, and the City is now wanting to sell MVMCC. Yes, they entertained an offer last summer, and now they want to sell it to us, the residents of MVMCC. If we don't make a deal with them, they will probably seek other buyers. The City of Novato is a very small municipality and it struggles to provide the services MVMCC requires. Despite charging us for every little thing they do, they don't have the manpower to be the best landlord for us. They know this, and they want out.

If they sell to a private buyer, you know what that means: higher

rents, stricter rules, and most likely not a place most of us will stay at very long. That would be very sad, and ultimately costly for all of us.

Therefore, the best way to secure our affordable and secure community for our future and as a good home for generations to come is to take control of the Park ourselves (via purchase, lease, or revamped arrangement with the City). This we are working on.

As it turns out, buying our homes was only our first step to achieving long term security. Now we must get control of the land we live on and everything that is the Park. But we won't each have to shell out big bucks as when we purchased our homes. We are working on finding grants and loans that will provide the funds we need to make this purchase (assuming for the moment that is the route we take). If you have been following the actions of the PAC Board and our various newly formed committees, you are aware of this. But there are two easy things that you can all do, things that are critical to make this

purchase happen. I don't say this casually. **THEY ARE CRITICAL.**

- 1) **Donate to the legal fund, to cover the cost of expert legal representation as we negotiate with the City for some form of ownership. Some residents are committing to a monthly pledge. This has been very inspiring and we encourage more residents to start giving this way. But single checks are still fine.**
- 2) **Please complete the resident income survey which was mailed to you several weeks ago. We don't yet have enough responses to put us in position to get the grant funding we need. If you have questions or concerns about this, please contact John Hansen of the PAC Board.**

We can do this, and we will do this. But it will take all of us working together to make it happen, **just like we did when we showed up at City Hall and stopped the sale.** Please join us in taking the above steps to secure our future.

CONTINUED from page 2

excellent legal representation. Having a mediocre lawyer is like having a bad dentist or surgeon – you will live to regret it. Being without good legal representation is like walking into the lions' den with a tutu for protection.

We are getting a good deal from Dana Dean. We understand that there are residents who do not have the financial resources to

contribute to the legal fund. Also, there may be residents who can contribute something but may not understand the very important need for legal representation. The bottom line is that if the Park is sold, rents could go up by hundreds (if not thousands) of \$\$\$ per month, and a new owner could ultimately evict us, leaving us with literally only minute

fractions on the dollar of what we paid for/put into our homes, and we would have no legal recourse for any greater recompense.

I personally want to encourage everyone, if at all possible, to give whatever amount they can, regardless of how small (or how large). All contributions are so very much appreciated.

**Charlotte Weiser**



# Uh-Oh. Haven't Mailed Your Survey Yet?

by **JOHN HANSEN** and **ERMA WHEATLEY**

**R**cently everyone in the Park was mailed an income survey and asked to return it in the stamped envelope to a third party who keeps track by the lot numbers.

## Your Survey Is Needed.

### Why?

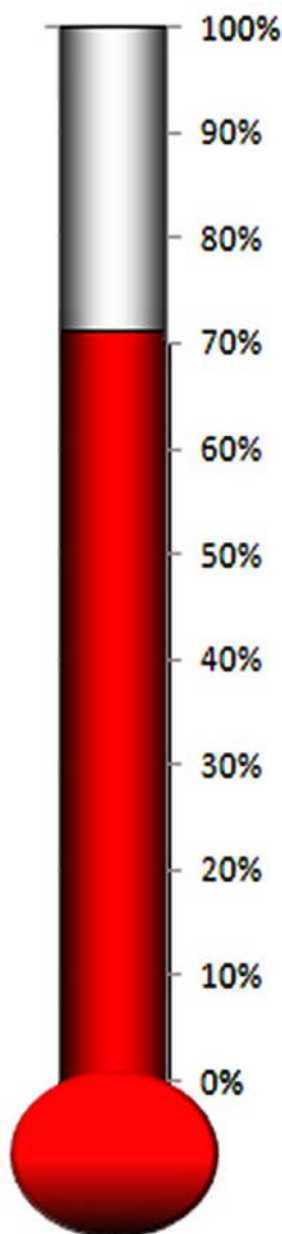
Because whatever method we use to keep the Park, we will need to raise funds, apply for grants and loans, and get an even better rate when we can prove we are truly a low-income community. If we can show how low our actual income is with the largest possible result from our income survey, it will make it easier to raise funds.

### Just Over 70% Mailed Back

As of the first week in December, we are just barely over 70%, as shown on this thermometer. That's marginal but not fully acceptable for what we need to do.

From a total of 309 occupied homes, we have 220 responses. We have 315 homes in the Park; however, not all are occupied by rent-paying residents: two are owned by the Park for staff, and four were unoccupied during the time of the survey.

We currently have 89 residents not responding. We are not going to get everyone, but 27 more would bring us to about 80%, which would be acceptable. The strong statement we need right now would require a 90% return.



## We Are Asking for Your Response

A plan is under way to encourage survey response by these late adapters. Our low-income status is unmistakable and unlikely to change with more responses; now we need better participation to make a stronger statement. Results so far are:

87% are low income or below

66% ( $\frac{2}{3}$  of us) are very low-income or below

46% (nearly  $\frac{1}{2}$  of us) are extremely or critically low-income or below

### Privacy

Your privacy is most important. That's why the survey is done by a third party, **without any residents' names** – only lot numbers. They can let us know what lots haven't responded, but never any financial information.

### It's Easy to Fill Out – You Have One of Two Choices to Answer the Survey

It is actually very simple. It doesn't involve counting all your assets, what's in savings, or what's under the mattress. You can put:

#### Either

- 1) How much money comes in each month. Multiply by 12.** If you only get a social security check each month, put the yearly amount. That's all you have to do.

#### Or

- 2) Line 11 from your most recent income tax.** Copy that number and you're finished.

Now you're done. Just mail it in. No one here will know the numbers, and you will make a big difference for us all.

Thank you. ■

# Resident Ownership Model Limited Equity Housing Corporation (LEHC)

by **MICHELE RODRIGUEZ**, former ROD committee chair

**O**n December 6 the PAC Resident Ownership Discovery (ROD) Committee introduced residents to representatives on Zoom from

**ROC**  
(Resident Owned Communities) USA



and  
**CCCD**  
(California Center for Cooperative Development)



Both the CCCD and ROC are nonprofit entities with the goal of assisting groups in the start-up of cooperatives and in teaching board governance and technical assistance.

## PRESENTATION

Ninety residents attended in the clubhouse and 70 residents viewed on Zoom. The meeting started with the recommendation from the ROD Committee's report "Analysis of Resident Ownership

Options."\* With the goal of maintaining affordability, housing stability, and Park decision-making by residents, we propose looking further into the **Limited Equity Housing Corporation (LEHC)**.

This is one of the two ownership models the PAC Board initially asked us to explore. The other is a **Mutual Benefit Corporation**, also common among mobile home parks that become resident owned.

The presentation focused on the **Limited Equity Housing Corporation** model for resident ownership. A 501(c)3 public benefit corporation would be created by us to implement the plan. It would be basically similar to the now-defunct MVSC (Marin Valley Senior Community) but structured quite differently and much more democratically and securely. The public benefit criteria, necessary to qualify as a 501(c)3, would be met by maintaining the necessary percentage of low-income residents

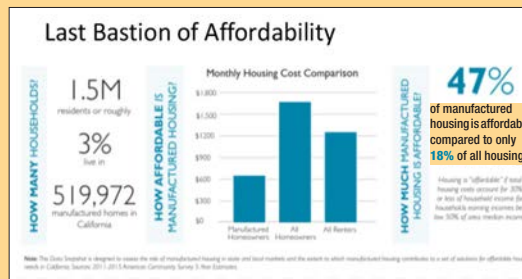
for participation in the LEHC and Marin Valley residence ownership.

## INCOME SURVEY

To better understand the income levels of our community, an income survey by a third party was recently distributed to residents. As of November 30, 208 homeowners (about one-half) responded: 87% are low income, and 46% of those are acutely low or extremely low income. With the goal of achieving up to a 90% response rate, additional outreach is being suggested. The result will determine the types of funding we pursue and in communicating with the City of Novato. See p. 5.

The following slides were shown at the meeting and can also be viewed on our YouTube channel at [www.youtube.com/@marinvalley6258/videos](http://www.youtube.com/@marinvalley6258/videos) and on our [www.marinvalley.net](http://www.marinvalley.net) website homepage at a link under "News and Events."

## Slides 1, 3-4 Why mobile and manufactured homes are one of the last affordable housing options and of great interest to investors as a profit opportunity:



\* "Analysis of Resident Ownership Options" is available on [marinvalley.net](http://marinvalley.net) "News and Events" or <https://bit.ly/47ZbeeM>.

## Slides 5-6 An overview of ROC USA and CCCD background and experience:

**ROC USA** -- a National Non-Profit formed to preserve MHPs by helping residents be a competitive buyer in a cooperative purchase of their community:

- TA from offer through post-purchase
- Funding through CDFI: ROC USA Capital <https://www.caliroc.org/become-a-roc>
- Forgivable pre-purchase loan to cover due diligence...



CCCD is an independent non-profit that partners with ROC USA to serve California. CCCD belongs to a network serving 21 states, with 316 resident-owned communities representing more than 21,000 home sites



## Slides 8-10:

### Some of the benefits of becoming a resident-owned community to mobile home owners, using the Limited Equity Housing Corporative model:

- Residents form a corporation to purchase land and operate their park.
- All homeowners have one vote on major decisions such as budget, operating costs, rules, and bylaws.
- Park operations are at cost; no markup is passed to homeowner.
- All homeowners who opt in and buy a share of the co-op continue to own their mobile home unit, along with a share of parkwide land.
- Homeowners who opt out of joining the co-op would own their unit but would NOT own the land their unit sits on or a percentage of park facilities of land, NOR would they vote on budget or other major park decisions such as operations, rents, fees, and improvements, or be able to access park facilities.
- Homeowners can sell their unit at market rate; new residents must become co-op members.

## What is an LEHC?

### Resident-Owned Community: FUNDAMENTALS of a Limited Equity Housing Co-op (LEHC)

- Residents form a Corporation to purchase & operate the park (They individually own their manufactured home)
- Each homeowner purchases a membership “share” — equity limit keeps share affordable in perpetuity
- Members pay monthly site fee/lot rent to cover mortgage & operating expenses
- Park is democratically governed: one vote per member-household



### Why ROC USA Uses the Limited Equity Model



- Non-Profit Mission: Affordable, Stable Communities
  - Funding up to 120% Loan-to-Value
- Maximize Membership and Minimize Displacement
  - Co-op Share price is \$100 to 1,000 per site
  - Share price does not need to support down payment
- Community is resident-focused
- Resident-owned, at-cost Operations remains stable over time

### LEHC Post-Purchase Transactions



- If a member wants to sell, they are selling both their share & their manufactured home
- Any sale must be to a purchaser who will be a resident and be a co-op member
- LEHC equity cap is on co-op share NOT manufactured home
- Members can sell their home at market rates, but the co-op share price is permanently restricted
- If park is sold/dissolved, LEHC equity goes to a 501(c)3 non-profit (not members)



*Slides 11-12*

**Range of funding sources available for various steps in becoming self-owned as an LEHC:**

**Potential Financing Sources**

- **Commercial First Loan**
  - Conventional, FHA, Bonds
  - ROC USA for resident-owned
- **Equity**
  - Co-op Membership Sales
  - Nonprofit Owner's Equity
  - Private Investors
- **Gap Financing or Subsidies**
  - MORE/CDFI/HTF/CDBG/HOME Etc.
  - City/County/State Governments



**MORE**  
Manufactured Housing Opportunity and Revitalization

ROC USA Capital or other financing can be minimized with subordinate funding from other sources

Programs (conditions & limitations will apply)	MHC Purchase	MHC Rehab	Rehab Homes	Replace Homes
HCD CalHome			☑	☑
CDBG or HOME	☑	☑	☑	☑
Housing Trust Fund or CDFI	☑	☑	☑	☑
AHP (Federal Home Loan Bank)	☑	☑	☑	☑
HCD MORE	☑	☑	☑	☑

*Slide 14*

**Example of an LEHC in Mendocino that became self-owned from the nonprofit previous owner:**

**Senior Housing Community: Mendocino Co**

- 109 Manufactured Homes
- 2021 - Residents faced with purchasing the park themselves or purchase by investor
- \$13 Million loan -- Rent increase was substantial, but residents were determined to control their future



*(Their circumstances, and budget, met their needs but cannot be replicated for our needs or budget).*

**What happens if someone does not want to join in the co-op?**

As the co-op would own the land, the clubhouse, and everything but the residences, nonparticipants would have no vote or say in running

the Park, rents, fees, and improvements and would have limited or no access to Park facilities. ALL incoming residents MUST become co-op members.



*Slide 15 & 17*

**The technical assistance The Team can provide, and how that comes into play at various stages in the LEHC ownership process.**

### The Team



**BOARD (GOVERNS)**



California Center for Cooperative Development  
**TA**



**ENGINEER**



**PROPERTY MANAGER**



**VENDORS**



**ATTORNEY**

**Technical Assistance (TA Provider)**  
 Negotiating strategy & pre-purchase preparation  
 Access to template legal documents to be reviewed by attorney  
 Assistance with engineering study & financing proposals  
 Board & Membership training  
 Governance & budgetary long-term advisor

**How We Help**

1st Membership Meeting

Newly Elected Board of Directors

2nd – 4th Membership Meeting

Closing

- Residents join new Cooperative
- Elect Cooperative Board of Directors
- Empower Board of Directors to apply for financing, accept assignable purchase and take agreement

- Works on getting vendor bids for all contracted work plowing property and financial management, common area maintenance
- Researches all operating expenses
- Applies for financing
- Hires Engineer to conduct property conditions assessment and environmental site assessment
- Appraisal is ordered
- Develops business plan
- Committee development
- Property management plan development

- Review Engineers' Due Diligence and available financing — vote to proceed or stop the process
- Adopt permanent community bylaws
- Adopt permanent community rules
- Adopt key policies — code of ethics, procurement, and conflict of interest
- Occupancy agreement review/execution/prepare for closing
- Approve budget
- Approve rent amount
- Approve 10-year CIP

- Celebrate and begin to run a well operating business



*Slide 16*

**Brief answers to questions the ROD committee thought residents would be interested in understanding better, including typical start-up costs, and whether property owners may opt out of becoming an LEHC member or the opt-in cost and privileges.**

**Inquiring Minds Want to Know!**

- Start-Up Costs Estimated ~\$51K = Pre-Development Loan max 6% interest; Rolled into long-term financing.

USES	
Earnest Money	\$ 10,000.00
Technology Package	\$ 2,000.00
Property Management Fee	\$ 1,500.00
Appraisal	\$ 5,500.00
Due Diligence Assessments	\$ 20,000.00
Contingency	\$ 11,700.00

- Non-Members can't vote on budgets, rules, by-laws, board.
- Non-Members can be charged a non-member fee.
- Cost to become a Co-op member is set by the community from \$100 to \$1,000 per site & established by Membership in the permanent By-Laws.
- CCCD earns acquisition fee (max 4%) plus ongoing TA/loan servicing fees.

**Questions**

For comments or questions please contact *John Hansen, Alan Gump, Serena Fisher, or David Tetta*. Follow-up recommendations from the September report are to:

- Update the capital spending plan
- Obtain a new insurance estimate
- Determine potential property taxes
- Update future budget estimates under different ownership scenarios
- Work with CCCD and ROC USA to better understand the kinds and cost of support they can provide. ■

IN MEMORIAM

## Roberta Urquhart

by **DIANE HOWE**

**Saturday, January 13**  
**1-3 pm**  
**Ballroom**

Join us to celebrate the long and loving life of Roberta Urquhart on Saturday, January 13. Please share your Roberta stories and enjoy her signature deviled eggs, with renditions by Jan and Pauline. There will of course be a (faux) champagne toast. We will also be serving some of Roberta's favorite desserts, coffee, and tea. If possible, please RSVP to Diane (Roberta's niece) at [dhowe7@yahoo.com](mailto:dhowe7@yahoo.com) if you are able to join us.



# Message from Mar Val

Dear Friends,

Happy New Year everyone – yes it really is 2024 ...

May it be a joyous year for all.

Let's start 2024 with a Winter Warm Up ... a casual event where we can look forward to the coming year while enjoying some quieter time with our fellow residents. Director of Hospitality Larry Moore is once again our chef and will be serving some warming chili – meat or vegetarian – along with the usual sides. It is time to shake off the holiday overload and enjoy an evening together with fellow residents.

It is with great sadness that Mar Val announces that Dan Sebastian died on Monday, December 4. Dan succumbed to his injuries from a fall some four months earlier. Dan wore many hats with Mar Val: through the years he has cared for the sound system, he was our table caller for events as well as a bingo caller for the Friday night games, and he was the proud supplier of giant bottles of colossal olives for the bar ...

as long as Dan donated the olives, he figured he was entitled to at least three with each drink, and he got them every time.

Dan was Vice-President of the Mar Val Board for many years. When I had a personal health issue, Dan was the very first to offer me rides to appointments or whatever was needed. He did the same for many residents. I shall always remember Dan at Pub, in his red shirt honoring veterans, and holding up the end of the bar. I don't believe that anyone else would have dared to try to sit in "his" place. Dan had many friends in the Park and was well respected and loved. Mar Val sends sincere condolences to his "Very Special Lady" Anne Wilson. Thank you, Dan, for many years of service and kindness.

Mar Val wishes each of you a very happy new year filled with health, happiness, joy, and peace.

Hope to see you soon.



**Carolyn Corry**  
MAR VAL PRESIDENT  
[ckcorry@comcast.net](mailto:ckcorry@comcast.net)  
415-370-6403 cell



# Winter Warm Up

Saturday, January 20

5 pm Cocktails 6 pm Dinner

MENU

**Carnivore Chile**  
or  
**Vegetarian Chile**

**Cornbread**  
**Salad**  
**Dessert**

**Reservations: \$15 per meal**

**Reservation deadline: January 17, 5 pm**

**Questions? – Call Susan Hoff @ 707-365-9426**



# Home Owners League Message

Greetings,

We hope all your wishes come true for 2024.

We had a lovely HOLIDAY Faire with lots of people showing their creativity and Maggie Siegfried, Carol-Joy Harris, and Lisa Jackler singing festive songs.

Many of the lights from our HOLIDAY Lights competition are still on display. The real purpose of this wonderful idea, first initiated by Lee Pochapin, is to make our whole community more joyful and fun. So please do walk around and enjoy the lights and decorations.

We welcome Michael Hagerty's support group on anxiety and depression. Feel free to drop in on Thursdays in the Fireside Room from 4-5 pm starting January 11.

On January 21 the Hawaiian chorus, Na Leo Nahenahe, which means Sweet Voices, will perform in the ballroom at 4 pm. It is their first concert since 2012!

HOL is gearing up for the Health and Wellness Fair on February 24, which we hope you all will get a chance to attend. There should be some very interesting alternative health solutions as well as talks, chair massage, and free lunch.

Many of you have put in a lot of time to make 2023 a wonderful year for HOL, and although I won't list all of your numerous contributions, we at HOL are very grateful for all you have done to make our community so brilliant.

We look forward to bringing even more events in 2024. Join us at 6 pm on January 3 in the Fireside Room for our monthly meeting.

Stay safe and warm,



*John Feld*

**John Feld**  
HOL PRESIDENT  
[johnmfeld@gmail.com](mailto:johnmfeld@gmail.com)  
510-495-4138 cell

## HOL COMMUNITY PRESENTATIONS

# Na Leo Nahenahe (Sweet Voices)

by **JEANNE SKYBROOK**

**Sunday, January 21 • 4-5 pm • Ballroom**



**T**he chorus, one of several in the Bay Area, seeks to promote and preserve the singing of Hawaiian choral music. Most of the music is four-part and sung without accompaniment, although some tunes feature piano, ukulele, or guitar. Nearly all of the music is sung in the Hawaiian language, with an occasional song in English.

Na Leo was founded in San Francisco in 1999 and revived when the founder, John Lehrack returned to San Francisco in 2022.

Na Leo Nahenahe has performed at the annual Aloha Festival, at the Palace of Fine Arts, in Redwood City, and at dozens of other events. This performance will be their first since 2012. ■



# Taking Care of Business as We Age

by **ANEESHA DILLON** and **TIMO NAVSKY**



**Tuesday, January 16 • 4 pm • Fireside Room**

**O**ur Circle of Friends group here in the Park has been meeting for two years now, and in this time we have viewed a number of documentary films on death and dying and have shared and discussed about many aspects of end of life. As a group, we are learning to feel more comfortable talking about this topic, which has been so taboo for generations.

During our first few meetings of 2024 we will be addressing issues concerning the legal practicalities of aging. For those of us who live here, aging is what we are all dealing with in our day-to-day lives. We are coming to know that as we age, we meet a whole new set of life circumstances that need our attention.

It is incredibly important that we use this time of aging to ask ourselves some essential questions concerning what

we want, and what we don't want, in terms of medical interventions in the event of a medical emergency or hospitalization. Also important is to designate a medical power of attorney in case we are unable to make medical decisions for ourselves.

We have the legal right to set our own terms in relation to the medical care we receive. We get to decide. Particularly important is that all our wishes be written down and made known to loved ones and medical staff.

At our meeting on Tuesday, January 16, we will discuss medical directives using the popular "Five Wishes" format. Everyone attending will receive a copy of this document. We will fill in the forms together, discussing and clarifying any questions that arise. Even if

you have done this before, it can be very helpful to review your choices from time to time.

Looking ahead, we have invited an expert, Lon Lazar, to speak to us on Tuesday, March 12 (same time, same place) about wills, trusts, medical and legal powers of attorney, and other important legal arrangements that should ideally be attended to well in advance. There are so many stories about people who died without having made any of these decisions, leaving their heirs and loved ones to sort out what is often a painful, disorganized legal mess.

Let's educate ourselves and take responsibility for bringing more clarity and grace to our end-of-life journey. Our kids, our loved ones, and our heirs will thank us! ■

# Depression and Anxiety Support Group

by **MICHAEL HAGERTY**

**Starting Thursday, January 11 • 4-5 pm • Fireside Room**

**E**ven the strongest people get depressed when stressed enough, and the last few years have been a hurricane of stress for all of us. The worst pandemic in a century hit and forced us all into isolation. Our friends and loved ones have been dying, and our own bodies are deteriorating as we age. To top it off, the sun is at its lowest ebb of the year, striking many with SAD, Seasonal Affective Disorder. Many of us are mourning our loved ones and anxious about our own future.

The National Institute of Mental Health says that over 8% of the US population suffered clinical depression last year, and another 9% suffered anxiety. Twenty-nine percent of Americans have been diagnosed with depression sometime in their lives, with women and people of color at highest risk.

But there is help. If you have depressed or anxious moods over several months, your first stop should be to see your family doctor. I myself didn't think that family doctors knew anything about mental issues, but lately they have become experts because over 30% of their patients come in now with



depression, anxiety, OCD, and other issues. Your doctor may prescribe oral antidepressants, which help up to 60% of patients, though they are frustratingly slow, taking up to three weeks to show an effect, and sometimes you need to switch to another antidepressant that works better for you.

But doctors aren't the only treatment for depression and anxiety. Over the last 50 years, two types of mind training have helped millions of people: **Cognitive Therapy** and **Mindfulness**.

Both take advantage of the fact that much depression and anxiety is caused by our own thoughts going awry, when we ruminate over past losses or worry about future disasters in a way that can overwhelm us. Cognitive Therapy teaches you to take control over your worried mind, like a kind parent who helps soothe a scared child. And Mindfulness helps you notice when your body is getting upset and helps to soothe the body with gentle breathing and making a safe space for ourselves.

I speak from experience. I became depressed in March of last year. I had lost three dear friends recently, all from cancer. And my own body was beginning to deteriorate, with chronic pain in my spine and my feet that kept me from doing things I love. I had lost my sense of purpose and meaning.

Since then I have benefited from all the fixes above, and you could benefit from them too. I am forming a weekly **SUPPORT GROUP** for depressed and anxious people at Marin Valley. Everyone is welcome to **DROP IN** to the Fireside Room on Thursdays at 4-5 pm, beginning on January 11. We will be learning the skills that combat depression and anxiety: Mindfulness and Cognitive Therapy. And we will be doing so among friends in the warmth of our own community. If you are interested, please email me at [mrhagerty@ucdavis.edu](mailto:mrhagerty@ucdavis.edu). For those who are too ill to leave home, we will include a Zoom link to participate from home. ■

*Michael Hagerty is a retired professor from UC Davis and served on the Marin County Commission on Aging.*

# End of My Notary Public Era ...

## *Is there another person who wants to be a Notary Public?*

by **KATHRYN MCMUDIE**

**I** am officially retiring from my notary practice as of June 24, 2024. I have had such a wonderful time meeting with so many of you in the Park. I will miss my spontaneous meetings with you all.



I would love to share my experience and strengths with anyone who wants to become the next Notary, as well as my supplies (as Jeanne Skybrook did with me; she was the Notary Public before I was). I also would be here for any help you may need. I will help you study for the exam.

### **What is a Notary?**

“A Notary Public is an official of integrity appointed by state government – typically by the secretary of state – to serve the public as an impartial witness in performing a variety of official fraud-deterrent acts related to the signing of important documents.”

### **What does a Notary do?**

“A Notary’s duty is to screen the signers of important documents for their true identity, their willingness to sign without duress or intimidation, and their awareness of the contents of the document or transaction.”

(National Notary Hotline;  
[www.nationalnotary.org](http://www.nationalnotary.org))

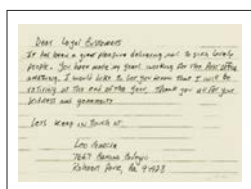
So, if you are interested in pursuing a Notary Public career, please contact me by calling or texting me. Please do not email me. My cell phone number is 415-517-8353.

Thank you for letting me serve you as your Notary Public. ■

# Our Favorite Mail Carrier Is Retiring!

by **ANILA MANNING**

**Many of us have found the following note in our mailboxes:**



*Dear loyal customers,*

*It has been a great pleasure delivering mail to such lovely people. You have made my years working for the Post Office amazing. I would like you to know that I will be retiring at the end of the year. Thank you all for your kindness and generosity.*

*Let's keep in touch at  
Leo Garcia  
7667 Camino Colegio  
Rohnert Park, CA 94928*



**A** big thank you card will be at the clubhouse desk for us to sign.  
Thank you, Leo, for all the countless miles, uphill and downhill, over your 41 years delivering mail here. May your retirement be peaceful!

# Meeting My Unconscious

by **LORNA SASS**

In my New York Jewish family everyone talked over each other and no one listened. Indeed, I often joke that I became a writer so I could finish a sentence ...

But as with so many jokes, there is sadness behind this one. Growing up not feeling heard, I never learned how to tune in deeply and listen to either myself or a higher power. As a result, my unconscious became the guiding force in my life.

Here's a prime example of how that played out: My dad was German and very conventional, believing that a woman's place was in the kitchen. My mom, on the other hand, had a BA from Hunter College and was a prime example of the archetypal female described in Betty Friedan's *The Feminine*

*Mystique* — a smart, educated woman stuck in the dull suburbs. Her message to me was to get a fine education, never marry, and be a great success in the world.



Woodblock print from *To the King's Taste*

Fast forward: In my late twenties, while I was at Columbia getting a PhD in medieval literature, I discovered a published version of 15<sup>th</sup>-century manuscript recipes. I checked the book out

and started adapting the recipes. Soon I got the idea to teach medieval cookery to children in an afterschool program at the Cloisters. When I told the director of education that I was working on a medieval cookbook, she asked if I'd like to be introduced to the head of the publication department at the Metropolitan Museum of Art, and I said, "Sure," trying to sound nonchalant.

The Met published *To the King's Taste: Richard II's Book of Feasts and Recipes* in 1975, and my life as a cookbook author and food-and-travel journalist got off to an exciting start. My career was great fun and a big success, but it never quite felt like something I had chosen in a conscious way as my soul's work.

Only last year, at age 77, did I realize that my unconscious had cleverly figured out a way to please both my father and mother: I achieved great success by hanging out in the kitchen! ■



# A Piece of Cake

by **MICHELE RIVERS**

**H**ere's another very naughty treat that I discovered after accepting two slices of chocolate cake from our beloved Park Market. Knowing that I wasn't going to eat the cake immediately, I individually wrapped the slices in cling wrap and carefully placed them in the freezer.



Here's where the fun begins – you know those times when you just fancy some chocolate? Well, that craving hit me one evening and darn it – the only choccy morsel I could find was frozen. Undaunted by the solid state of a slice of chocolate cake and my craving increasing moment by moment, I unwrapped the aforementioned naughtiness, placed it on a glass plate (don't use plastic as it's really bad for you), and microwaved it. As soon as I could inhale the divine chocolaty aroma, I discovered all the frosting had melted and was bubbling away beautifully on the plate.



After chopping up the cake and scraping every chunk and crumb and drop of melted sauce into a pretty dessert dish, I topped it with a scoop of vanilla ice cream, then drizzled some of the sauce on top. And there you have it – a hot and delicious chocolate molten madness.



Of course, you don't have to freeze the cake, just zap a slice in the microwave if you fancy this hot, saucy, and incredibly decadent treat. ■

# Birds of Baja

Text and Photography by **DAVID GRAY**

*Happy New Year, neighbor!*

**W**e managed to get away for a month in Baja in our campervan from early November through early December. The subtropical bird life was gorgeous as always. The vermilion flycatcher (*Pyrocephalus rubinus*) and the verdin (*Auriparus flaviceps*) are beautiful examples.



Magnificent frigate bird male



Magnificent frigate bird female



We returned to our favorite beach on Bahía Concepción, where we were treated to an amazing sunrise right outside our campervan door. We were parked just above the high tide mark. Nancy bought a kilogram of freshly caught red snapper that a local fisherman was selling from his bicycle as he wheeled down the beach. We froze most of it but enjoyed our own version of fresh fish tacos served on freshly cooked corn tortillas from a mother-daughter vendor team.



Magnificent frigatebirds communicating

We met up with fellow van life friends in La Paz, on the Sea of Cortez, and they took us on a hike to a no-name beach overlook from a volcanic hillside north of La Paz. It's just south of a world-famous Instagram-influencer beach where there is always an hours-long line of vehicles waiting to get access. We liked our beach better with lots of magnificent frigatebirds (*Frigate magnificens*), males and females. But the mating season is not yet in full swing so the male's bright red throat pouch wasn't puffed out.





Royal terns

Meandering back to the Pacific coast, at Bahia Asunción we were greeted by royal terns (*Thalasseus maximus*) and Sally Lightfoot crabs (*Grapsus grapsus*), which hail from the Galapagos Islands.



Sally Lightfoot crab



On our slow and rambling way home, we stopped in the Valley of the Cirios outside of Catavina in a place dubbed Cactus Wonderland, where the cirios reach for the moon and dip and swoop whimsically. The cactus wrens (*Campylorhynchus brunneicapillus*) and the curved-bill thrashers (*Toxostoma curvirostre*) love this place.



May this year bring us happiness and contentment, and maybe a little less excitement than 2023! ■

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 5AM Trash 7:30-9AM Taiji Deck/ David MacLam  <b>NEW YEAR'S DAY</b>	2 7:30-9AM Taiji Deck/ David MacLam 10:30-11:30AM Craft&Chat Library 5PM PAC Board Mtg Zoom/ Carol-Joy Harris	3 7:30-9AM Taiji Deck/ David MacLam 4PM Dancing Deck 6PM HOL Board Meeting Fireside Room	4 7:30-9AM Taiji Deck/ David MacLam 10-11AM Chair Yoga Fireside Room 11AM-12PM Rollin' Root 	5 7:30-9AM Taiji Deck/ David MacLam 12PM Mahjong 4PM Dancing Meadow 5-7PM Pub	6 4PM Dancing Meadow
7 7:30-9AM Taiji Deck/David MacLam 10-10:30AM Meditation Zoom/ Anila Manning	8 5AM Trash 7:30-9AM Taiji 4PM Line Dancing  <b>Echo deadline</b>	9 7:30-9AM Taiji 10:30-11:30AM Craft&Chat	10 7:30-9AM Taiji 4PM Dancing 6PM Mar Val Board Meeting	11 7:30-9AM Taiji 10-11AM Chair Yoga 11AM-12PM Rollin' Root 4-5PM Depression and Anxiety group Fireside Room/ Michael Hagerty 6-10PM Game Night Fireside/Ed Collins	12 7:30-9AM Taiji 12PM Mahjong 4PM Dancing 5-7PM Pub	13 1-3PM Roberta Urquhart Celebration Ballroom 4PM Dancing
14 7:30-9AM Taiji 10-10:30AM Meditation	15 5AM Trash 7:30-9AM Taiji 4PM Line Dancing  <b>MLK JR. DAY</b>	16 7:30-9AM Taiji 10:30-11:30AM Craft & Chat 4PM Circle of Friends Fireside Room/ Aneasha Dillon	17 7:30-9AM Taiji 11AM Ladies Bridge Private, Fireside 4PM Dancing 5PM Mar Val reservation deadline	18 7:30-9AM Taiji 10-11AM Chair Yoga 11AM-12PM Rollin' Root  4-5PM Depression and Anxiety group	19 7:30-9AM Taiji 12PM Mahjong 4PM Dancing 5-7PM Pub	20 5PM Mar Val Winter Warm Up 4PM Dancing
21 7:30-9AM Taiji 10-10:30AM Meditation 4PM Hawaiian Chorus Ballroom/ Jeanne Skybrook	22 5AM Trash 7:30-9AM Taiji 4PM Line Dancing	23 7:30-9AM Taiji 10:30-11:30AM Craft & Chat	24 7:30-9AM Taiji 4PM Dancing	25 7:30-9AM Taiji 10-11AM Chair Yoga 11AM-12PM Rollin' Root 4-5PM Depression and Anxiety group	26 7:30-9AM Taiji 12PM Mahjong 4PM Dancing 5-7PM Pub	27 4PM Dancing
28 7:30-9AM Taiji 10-10:30AM Meditation	29 5AM Trash 7:30-9AM Taiji 4PM Line Dancing	30 7:30-9AM Taiji 10:30-11:30AM Craft & Chat	31 7:30-9AM Taiji 4PM Book Club Carol-Joy Harris 4PM Dancing	<b>JANUARY 2024</b> Please check our website <a href="http://marinvalley.net">marinvalley.net</a> for News and Events and Zoom links		